

maternity benefits

from AVMA LIFE Trust

We understand that medical insurance doesn't cover all maternity expenses...which is why we designed several of our plans to help provide benefits for covered disabilities and hospitalization resulting from pregnancy.

HOSPITAL INDEMNITY

can provide extra money to cover the additional costs of covered maternity hospitalizations. Below are the plan's benefits that are associated with pregnancy:

- Pregnancy may be covered up to \$400 per day during a hospitalization.
- Hospitalizations due to complications of pregnancy can be covered immediately and are not subject to pre-existing limitations.
- Your newborn dependents can be eligible for benefits at birth.

SHORT-TERM DISABILITY

can replace part of your income while you're staying home with your baby. Short-Term Disability may:

- Cover disabilities resulting from pregnancy (subject to an attending physician's certification pre- and post-delivery).
- Provide monthly benefits ranging from \$200 to \$5,000 to cover a temporary absence from work due to a disability.
- Start paying benefits on or before the date of the delivery, and provide benefits for up to three months.

PROFESSIONAL OVERHEAD EXPENSE

This coverage may:

- Cover pregnancy-related disabilities, which are subject to an attending physician's pre- and post-delivery certification.
- Provide benefits for up to three months, including paid benefits on or before the date of delivery.

Contact your AVMA LIFE agent, call us at **800.621.6360**, or visit **www.AVMALife.org** for more information!*

AR Insurance License #1322
CA Insurance License #0F76076

Underwritten by New York Life Insurance Company (NY, NY 10010) on Policy Form GMR.

*Including plan descriptions that include rates, exclusions, limitations, eligibility, and renewal provisions.

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AVMA | LIFE
Veterinarian Inspired Coverage

Underwritten by 

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